

Form plncf13 – ntcenfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-20963-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David W Ludder
11 Wood Duck Cove
Oak Ridge, NJ 07438

Social Security No.:
xxx-xx-1450

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on January 23, 2025.

Dated: January 23, 2025
JAN: mcp

Jeanne Naughton
Clerk

In re:
David W Ludder
Debtor

Case No. 24-20963-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Jan 23, 2025

Form ID: plncf13

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2025:

Recip ID	Recipient Name and Address
db	+ David W Ludder, 11 Wood Duck Cove, Oak Ridge, NJ 07438-8882
520446519	American Express, 790408, Saint Louis, MO 63179-0408
520486938	GreenSky Inc., PO Box 2730, Alpharetta, GA 30023-2730
520446529	+ Morristown Medical Center, 17 Prospect Street, Morristown, NJ 07960-6862
520446534	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of NJ Division of Taxation, Corp Service Audit-B, PO Box 277, Trenton, NJ 08695

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2025 21:02:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 23 2025 21:02:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520446518	Email/PDF: bncnotices@becket-lee.com	Jan 23 2025 21:21:27	American Express, PO Box 360001, Ft Lauderdale, FL 333360001
520484939	Email/PDF: bncnotices@becket-lee.com	Jan 23 2025 21:09:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520446520	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 23 2025 20:58:52	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520481568	+ Email/PDF: ebn_ais@aisinfo.com	Jan 23 2025 21:21:08	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520446521	+ Email/Text: bankruptcy@certifiedcollection.com	Jan 23 2025 21:02:00	Certified Collection, PO Box 1750, Whitehouse Station, NJ 08889-1750
520446523	+ Email/PDF: creditonebknofications@resurgent.com	Jan 23 2025 21:10:00	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
520508970	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 23 2025 21:03:00	Federal Home Loan Mortgage Corporation, at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
520446524	+ Email/Text: bankruptcy@greenskycredit.com	Jan 23 2025 21:01:00	GreenSky Credit, Attn: Bankruptcy, 5565 Glenridge Connector Ste 700, Atlanta, GA 30342-4796
520446522	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 23 2025 21:10:19	Chase Home Finance, PO Box 78420, Phoenix, AZ 85062-8420
520507649	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 23 2025 20:58:53	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203

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520446525	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 23 2025 21:21:17	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203
520480075	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 23 2025 21:00:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520482314	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2025 21:10:15	LVNV Funding LLC c/o, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520505627	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2025 20:59:07	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520446526	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2025 20:59:31	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520458213	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 23 2025 20:59:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520481079	+ Email/Text: bankruptcy@certified-solutions.com	Jan 23 2025 21:02:00	MORRISTOWN MEDICAL CTR, C/O CERTIFIED-SOLUTIONS, PO BOX 1750, WHITEHOUSE STATION, NJ 08889-1750
520446527	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 23 2025 20:59:22	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
520507631	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 21:02:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520446528	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 23 2025 21:02:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520504500	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2025 21:09:39	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, NORFOLK VA 23541
520446530	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 23 2025 21:09:43	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
520446531	Email/Text: signed.order@pfwattorneys.com	Jan 23 2025 21:00:00	Pressler and Pressler, L.L.P, 7 Entin Rd., Parsippany, NJ 07054-5020
520446532	Email/Text: DeftBkr@santander.us	Jan 23 2025 21:02:00	Santander Bank, PO Box 16255, Reading, PA 19612-6255
520470102	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 23 2025 21:02:00	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
520446533	^ MEBN	Jan 23 2025 20:51:11	Select Portfolio Servicing, Attn Customer Advocacy Dept, PO Box 551170, Jacksonville, FL 32255-1170
520446535	^ MEBN	Jan 23 2025 20:50:58	Telecom Selfreported, Po Box 4500, Allen, TX 75013-1311
520446536	^ MEBN	Jan 23 2025 20:49:27	Utility Selfreported, Po Box 4500, Allen, TX 75013-1311
520501658	+ Email/PDF: ebn_ais@aisinfo.com	Jan 23 2025 21:10:07	Verizon, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520446537	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 23 2025 20:59:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225
520446538	+ Email/Text: bkfilings@zwickerpc.com	Jan 23 2025 21:03:00	Zwicker & Associates, 1105 Laurel Oak Road, Suite 136, Voorhees, NJ 08043-4312

TOTAL: 33

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520488044	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren	on behalf of Debtor David W Ludder joan@joanlaverylaw.com
Laura M. Egerman	on behalf of Creditor JPMorgan Chase Bank National Association laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5